

App. Serial No.: 09/617,361

Atty. Docket No.: 0013-011

IN THE CLAIMS

Please amend the claims as follows:

1. (currently amended) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:
  - a processing unit for processing data and code; and
  - a memory device for storing said data and said code, said code including
    - a ~~merchant~~ credit company communications module operative to facilitate a connection with ~~said merchant~~ a credit company for receiving a transaction ~~approval~~ verification request ~~including a complete account number from said credit company.~~
    - an account-holder communications module operative to facilitate a separate connection with said account-holder for verifying said transaction ~~approval~~ request, and
    - ~~an authorization~~ a verification module responsive to receipt of said transaction ~~approval~~ verification request and operative to transmit ~~an approval~~ indicia of verification to said ~~merchant~~ credit company only if said transaction ~~approval~~ request is verified by said account-holder; and
  - wherein said computer system is a third-party verification system separate from said merchant, said credit company, and said account-holder authorization module responsive to instructions from said account holder is operative to automatically verify subsequent transaction approval requests without further input from said account holder.
2. (currently amended) A computer system according to Claim 1, wherein said ~~authorization~~ verification module includes an interactive verification module responsive to receipt of said ~~transaction approval~~ verification request and operative to initiate said connection with said account-holder.

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3. (original) A computer system according to Claim 2, further comprising a network interface, and wherein said interactive verification module is operative to send an electronic message to said account-holder via said network interface.

4. (currently amended) A computer system according to Claim 3, wherein said interactive verification module is operative to verify said transaction ~~approval request~~ responsive to receiving a reply to said electronic message from said account-holder.

5. (original) A computer system according to Claim 2, further comprising a telecommunications device, and wherein said interactive verification module is operative to place an automated telephone call to said account-holder.

6. (currently amended) A computer system according to Claim 5, wherein said interactive verification module is operative to:

- establish a telephone connection with said account holder;
- recite ~~at least a portion of~~ data indicative of said transaction ~~approval request~~ to said account holder; and
- receive verification instructions from said account-holder with respect to said transaction ~~approval request~~.

7. (currently amended) A computer system according to Claim 6, wherein said interactive verification module is further operative to require an authentication code from said account-holder prior to said step of reciting ~~at least a portion of~~ data indicative of said transaction approval request to said account-holder.

8. (currently amended) A computer system according to Claim 1, wherein:

- any notification to said account-holder is disabled; and
- said ~~authorization~~ verification module includes an interactive verification module operative to wait for said account-holder to initiate said ~~separate connection~~.

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9. (original) A computer system according to Claim 8, further comprising a network interface, and wherein said interactive verification module is operative to wait for a communication from said account-holder via said network interface.

10. (currently amended) A computer system according to Claim 8, further comprising a network interface, and wherein said interactive verification module is operative to:

receive a connection request from said account-holder via said network interface;  
establish a network connection with said account-holder;  
authenticate said account holder;  
~~transmit at least a portion of said approval request~~ data indicative of said transaction to said account holder; and  
receive verification instructions from said account-holder with respect to said ~~approval request~~ transaction.

11. (original) A computer system according to Claim 8, further comprising a telecommunications device, and wherein said interactive verification module is operative to wait for a telephone call from said account-holder.

12. (currently amended) A computer system according to Claim 8, further comprising a telecommunications device, and wherein said interactive verification module is operative to:

receive a telephone call from said account-holder;  
authenticate said account-holder;  
~~recite at least a portion of said approval request~~ data indicative of said transaction to said account-holder; and  
receive verification instructions from said account-holder with respect to said ~~approval request~~ transaction.

13. (canceled)

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14. (currently amended) A computer system according to Claim 1, wherein said ~~authorization~~ verification module includes a master verification module responsive to the lapse of a predetermined time period and operative to disclaim said ~~approval request~~ transaction if said ~~approval request~~ transaction has not been verified by said account-holder.

15. (currently amended) A computer system according to Claim 14, wherein said master verification module is further operative to transmit notice to said account holder when said transaction ~~approval request~~ is disclaimed.

16. (canceled)

17. (currently amended) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:  
receiving a ~~transaction approval~~ verification request associated with said transaction from ~~said merchant, said approval request including a complete account number~~  
identifying said account holder's account a credit company;  
electronically verifying said transaction ~~approval request~~ with said account-holder via a communication with said account-holder separate from said communication with said ~~merchant~~ credit company, said step of verifying said transaction with said account-  
holder being performed by a third-party separate from said merchant and said credit  
company;  
~~receiving instructions from said account holder to selectively enable or disable said step~~  
~~of electronically verifying said transaction approval request;~~ and  
transmitting ~~an approval~~ indicia of verification to said ~~merchant~~ credit company only if  
said transaction ~~approval request~~ is verified by said account-holder ~~or said step of~~  
~~electronically verifying said transaction approval request has been disabled.~~

18. (currently amended) A method according to Claim 17, wherein said step of verifying said transaction ~~approval request~~ with said ~~card holder~~ account-holder includes prompting said account-holder to verify said transaction ~~approval request~~.

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19. (original) A method according to Claim 18, wherein said step of prompting said account-holder includes sending an electronic message to said account-holder.

20. (currently amended) A method according to Claim 19, wherein said step of verifying said transaction ~~approval request~~ with said account-holder includes receiving a reply to said electronic message.

21. (original) A method according to Claim 18, wherein said step of prompting said account-holder includes placing an automated telephone call to said account-holder.

22. (currently amended) A method according to Claim 21, wherein said step of placing an automated telephone call to said account-holder includes:

establishing a telephone connection with said account-holder;

reciting ~~at least a portion~~ data indicative of said transaction ~~approval request~~ to said ~~account holder~~ account-holder; and

receiving verification instructions from said account-holder with respect to said transaction ~~approval request~~.

23. (currently amended) A method according to Claim 22, wherein said step of placing an automated telephone call to said account-holder further includes receiving an authentication code from said account-holder prior to said step of reciting ~~at least a portion~~ data indicative of said transaction ~~approval request~~ to said ~~account holder~~ account-holder.

24. (currently amended) A method according to Claim 17, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system.

25. (original) A method according to Claim 24, wherein said communication with said computer system is initiated by said account-holder via a network connection.

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26. (currently amended) A method according to Claim 24, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes:

- receiving a connection request from said account-holder via a network;
- establishing a network connection with said account-holder;
- authenticating said account-holder;
- transmitting ~~at least a portion~~ data indicative of said transaction ~~approval request~~ to said account-holder; and
- receiving verification instructions from said account-holder with respect to said transaction ~~approval request~~.

27. (original) A method according to Claim 24, wherein said communication with said computer system is initiated by said account-holder via a telephone connection.

28. (currently amended) A method according to Claim 24, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes:

- receiving a telephone call from said account-holder;
- authenticating said account-holder;
- reciting ~~at least a portion~~ data indicative of said transaction ~~approval request~~ to said account-holder; and
- receiving verification instructions from said account-holder with respect to said transaction ~~approval request~~.

29. (canceled)

30. (currently amended) A method according to Claim 17, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes automatically disclaiming said ~~approval~~ verification request if said transaction ~~approval request~~ is not verified by said account-holder within a predetermined time interval.

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31. (currently amended) A method according to Claim 30, further comprising transmitting notice to said account-holder when said ~~transaction approval~~ verification request is disclaimed.

32. (canceled)

33. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 17.

34. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 18.

35. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 19.

36. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 20.

37. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 21.

38. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 22.

39. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 23.

40. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 24.

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41. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 25.

42. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 26.

43. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 27.

44. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 28.

45. (canceled).

46. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 30.

47. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 31.

48. (canceled)

49. (canceled)

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50. (currently amended) A computer system for verifying a commercial transaction between an account-holder and a retailer, said computer system comprising:

- a processing unit for processing data and code;
- a memory device for storing said data and said code, said code including
  - a financier communications module operative to facilitate a connection with a financier for receiving a verification request related to said commercial transaction,
  - an account-holder communications module operative to facilitate a connection with said account-holder for verifying said commercial transaction, and
  - an authorization module responsive to receipt of said verification request and operative to transmit an approval to said financier only if said commercial transaction is verified by said account-holder; and

wherein said computer system is a third-party verification system separate from said retailer, said financier, and said account-holder.

51. (canceled)

52. (canceled)

53. (currently amended) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:

- receiving a verification request associated with said commercial transaction from a financial institution that approves transactions between account-holders and merchants;
- electronically verifying said associated commercial transaction with said account-holder via a third-party separate from said merchant, said financial institution, and said account-holder; and
- transmitting indicia of verification to said financial institution only if said associated commercial transaction is verified by said account-holder.

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54. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 53.

55. (new) A computer system according to Claim 1, wherein said verification module responsive to instructions from said account-holder is operative to automatically verify subsequent transactions without further input from said account-holder.

56. (new) A method according to Claim 17, further comprising:  
receiving instructions from said account-holder to selectively enable or disable said step of electronically verifying transactions; and  
transmitting indicia of verification for subsequent transactions to said credit company only if said subsequent transactions are verified by said account-holder or said step of electronically verifying said subsequent transactions has been disabled.

57. (new) A computer readable medium having code embodied therein for causing an electronic device to perform the method of Claim 56.

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58. (new) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:

- a processing unit for processing data and code; and
- a memory device for storing said data and said code, said code including
  - a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request including a complete account number,
  - a verification communications module operative to transmit a verification request identifying said transaction approval request to a third-party that verifies transaction approval requests with said account-holder, and to receive indicia of verification from said third-party indicating whether said account-holder has verified said transaction approval request, and
  - an authorization module responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant only if said indicia of verification is received; and

wherein said computer system is a credit company system separate from said merchant, said third party, and said account-holder.

59. (new) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:

- receiving a transaction approval request associated with said transaction from said merchant;
- transmitting a verification request to a third-party;
- receiving indicia of verification from said third-party indicating whether said account-holder has verified said transaction approval request; and
- transmitting an approval to said merchant only if said indicia of verification is received;

and

wherein said computer system is a credit company computer system separate from said third-party, said account-holder, and said merchant.